

COLOEAST BANKSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2146359	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$859	\$798	-7.0%		
Loans	\$528	\$491	-6.9%		
Construction & development	\$124	\$80	-35.9%		
Closed-end 1-4 family residential	\$38	\$40	4.7%		
Home equity	\$4	\$4	-8.0%		
Credit card	\$0	\$0			
Other consumer	\$11	\$7	-41.8%		
Commercial & Industrial	\$49	\$50	3.4%		
Commercial real estate	\$123	\$128	3.6%		
Unused commitments	\$66	\$78	19.0%		
Securitization outstanding principal	\$11	\$0	-100.0%		
Mortgage-backed securities (GSE and private issue)	\$25	\$29	12.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$158	\$145	-8.0%		
Cash & balances due	\$75	\$60	-20.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$768	\$710	-7.6%		
Deposits	\$756	\$705	-6.8%		
Total other borrowings	\$8	\$2	-71.0%		
FHLB advances	\$3	\$2	-28.2%		
Equity					
Equity capital at quarter end	\$91	\$88	-2.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	9.1%	--		
Tier 1 risk based capital ratio	12.9%	12.7%	--		
Total risk based capital ratio	14.1%	14.0%	--		
Return on equity ¹	18.4%	-2.0%	--		
Return on assets ¹	1.9%	-0.2%	--		
Net interest margin ¹	3.9%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	19.8%	51.5%	--		
Loss provision to net charge-offs (qtr)	72.6%	79.9%	--		
Net charge-offs to average loans and leases ¹	0.5%	5.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	27.4%	16.4%	0.2%	6.3%	--
Closed-end 1-4 family residential	2.4%	1.4%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.5%	0.1%	0.7%	--
Commercial & Industrial	1.8%	5.4%	0.0%	0.4%	--
Commercial real estate	1.5%	1.5%	0.0%	0.5%	--
Total loans	7.4%	4.3%	0.1%	1.3%	--